



The Commission on
Women, Children, Seniors, Equity & Opportunity

CWCSEO

Connecticut General Assembly

**Testimony of the Commission on Women, Children, Seniors, Equity and Opportunity
Presented to the Committee on Aging
February 18, 2020**

***S.B. No. 85 (Raise) An Act Deterring Age Discrimination In Employment Applications. (Age)**

***H.B. No. 5096 (Raised) An Act Expanding Eligibility for the Alzheimer's Disease Respite Program. (Age)**

***H.B. No. 5097 (Raised) An Act Increasing Financial Assistance For Grandparents And Other Nonparent Relatives Raising Needy Children. (Age)**

***H.B. No. 5098 (Raised) An Act Raising the Personal Needs Allowance for Certain Residents of Long-Term Care Institutions. (Age)**

***H.B. No. 5099 (Raised) An Act Concerning An Income Tax Deduction For Long-Term Care Insurance Premiums**

Representative Slap, Representative Serra, Ranking and other distinguished members of the Committee on Children; my name is Steven Hernández, Executive Director of the Commission on Women, Children, Seniors, Equity and Opportunity ("The Commission"). I am joined by our LEE Policy Fellow, Kali Rohrbaugh. Thank you for the opportunity to testify before you today.

The Commission wishes to testify in support of the following bills:

1. Raised Bill No. 85 An Act Deterring Age Discrimination In Employment Applications. (Age)

- a. The statement of purpose for Raised Bill No. 85 is, "To prevent the use of initial employment applications to discriminate against potential employees based on age."
- b. The proposed bill amends the previous bill by adding a section that states that employers are not allowed to request information about a prospective employees age, date of birth, dates of attendance at or graduation from an educational institute, on an application, unless there is a bona fide occupational qualification or the information is required to comply with any provision of state or federal law.
- c. To allow people to choose how they age, it is vital to the rapidly aging Connecticut that employers do not discriminate based on age. By prohibiting employers from requesting information to identify a potential employees

age, CT will better ensure that there is no unconscious bias at play in the hiring process.

- d. Connecticut is the 6th oldest state in the nation. By 2022, 35% of the US workforce will be age 50 or older. The two fastest growing age cohorts in the US Labor pool are those over 75 and those between 65-74. The economic activity of people ages 50+ on the US GDP is equivalent to the third largest economy in the world, at \$8.3 trillion. Finally, in the AARP survey, 44% of respondents who had applied or interviewed for a job were asked age-related questions.
- e. Again, Connecticut has a very large elderly population-- it's the 6th oldest state in the country, and it is projected that by 2025, older adults will account for over 20% of the population in almost every town in Connecticut. Further, Connecticut has the third highest life expectancy rate in the country, meaning that people are staying healthy longer. In order to maintain a healthy and happy lifestyle, it's very important that the people get to choose how they age—which may mean work for some.

2. Raised Bill No. 5096 An Act Expanding Eligibility for the Alzheimer's Disease Respite Program. (Age)

- a. The statement of purpose for Raised Bill No. 5096 is, "To increase access to Alzheimer's disease respite program."
- b. Through the bill, no one with Alzheimer's who participates will receive more than \$3,500 for services in any fiscal year. Some of the services that they can receive are Homemaker services, adult day care, companion services, among others. The commissioner will adopt regulations in accordance with the law, including standards for eligibility, the basis for priority, provider reimbursement levels, and fee schedules for copayments, among others. Finally, the commissioner may allocate any funds appropriated in excess of \$500,000 for the program among the five area agencies on aging.
- c. In Connecticut, it is estimated that there are almost 80,000 individuals aged 65+ are living with Alzheimer's disease or another dementia. That number is anticipated to increase significantly over the next two decades. The disease can be enormously stressful for both those inflicted and those who love them. Informal caregivers, such as friends and family, provide the majority of care for people with Alzheimer's. In Connecticut, it's estimated that family and friends provide an estimated \$2.5 billion in unpaid care to individuals living with Alzheimer's and dementia. These informal caregivers often report symptoms of depression and anxiety and have poorer health outcomes than their peers who do not provide such care. Due to Connecticut's aging population, the need for better support for people with Alzheimer's is a necessity.

3. Raised Bill No. 5097: An Act Increasing Financial Assistance for Grandparents and Other Nonparent Relatives Raising Needy Children.

- a. The statement of purpose for Raised Bill No. 5097 is, "To reduce financial burdens on grandparents and other relatives raising needy children."
- b. The payment shall be giving when the head of the household is a nonparent caretaker relative and legal guardian of the child, and will be equal to 75% of the prevailing monthly foster care rate per child, based on the child's age and medical condition, and to be paid by the Department of Children and Families.

4. Raised Bill No. 5098: An Act Raising the Personal Needs Allowance for Certain Residents of Long-Term Care Institutions. (Age)

- a. The statement of purpose for Raised Bill No. 5098 is, "To increase the amount of money residents of long-term care institutions who receive medical assistance may keep for personal needs."
- b. The proposed bill would increase the personal needs allowance from \$60 a month to \$72 a month.
- c. Medicaid patients in long-term care often have outside income, such as Social Security or pensions, but Medicaid takes most of that money to defray care costs, leaving residents with little to spend on personal items, such as toothpaste, deodorant, shampoo, and gifts for family members. Personal Needs Allowance also covers co-pays for prescription drugs, clothing, adult diapers, a phone, or whatever else the recipient chooses.

5. Raised Bill No. 5099: An Act Concerning An Income Tax Deduction For Long-Term Care Insurance Premiums

- a. The statement of purpose for Raised Bill No. 5099 is "To encourage the purchase of long-term care insurance."
- b. Again, Connecticut's population is getting older—more than 575,000, or 16% of the population, were over age 65 in 2016. Long term care insurance was a good investment in years past, but the cost is now skyrocketing. The insurance covers nursing home care, elder care assistance, and other health care services necessary at older ages. But, recently, the cost of the plans has been outgrowing the overall health care cost rise, with some premiums spiking as much as 300%. Only 8 companies offer long-term care insurance plans in Connecticut.

